

In addition, the Act will require RAL facilitators to register with the Department of the Treasury, and comply with minimum disclosure requirements intended to improve the understanding of consumers about the costs associated with RALs. The Act also requires that the Department of the Treasury conduct a public awareness campaign intended to improve the knowledge of consumers about the costs associated with RALs. We need consumers to know more about the high fees associated with RALs and what alternatives are available, such as opening a bank or credit union account and having their refund directly deposited into it.

I am pleased that authorization language for a grant program to link tax preparation services with the opening of a bank or credit union account is included in this legislation. It is estimated that four million EITC recipients are classified as unbanked, and lack a formal relationship with a financial institution. Approximately 45 percent of EITC recipients pay for check cashing services. Check cashing services reduce EITC benefits by \$130 million. Having a bank account allows individuals to take advantage of electronic filing, thus eliminating the excessive fees that check cashing services and refund anticipation loan providers assess. An account at a bank or credit union provides consumers alternatives to rapid refund loans, check cashing services, and lower cost remittances. In addition, bank and credit union accounts provide access to products and services found at mainstream financial institutions, such as savings accounts and reasonably priced loans.

This grant program builds upon the First Accounts initiative which has funded pilot projects that have coupled tax preparation services with the establishment of bank accounts. An example of such a project is the partnership that has been established by The Center for Economic Progress in Chicago. We need more of these types of programs intended to provide much needed tax preparation assistance, and encourage the use of mainstream financial services.

I urge all of my colleagues to support this legislation. This is an important first step towards improving the quality of tax preparation services. I look forward to continuing to work with my colleagues on additional consumer protections and initiatives to bring more people into mainstream financial services, such as what I included in S. 324, the Taxpayer Abuse Prevention Act.

By Mr. BINGAMAN:

S. 833. A bill to amend the Workforce Investment Act of 1998 to authorize the Secretary of Labor to provide for 5-year pilot projects to establish a system of industry-validated national certifications of skills in high-technology industries and a cross-disciplinary national certification of skills in homeland security technology; to the Committee on Health, Education, Labor, and Pensions.

By Mr. BINGAMAN:

S. 834. A bill to amend the Workforce Investment Act of 1998 to provide for integrated workforce training programs for adults with limited English proficiency, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

Mr. BINGAMAN. Mr. President, I ask unanimous consent that the text of the bills be printed in the RECORD.

There being no objection, the bills were ordered to be printed in the RECORD, as follows:

S. 833

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

This Act may be cited as the "Workforce Investment for Next-Generation Technologies Act" or the "WING Act".

#### SEC. 2. FINDINGS.

Congress finds the following:

(1) Science- and technology-based industries have been and will continue to be engines of United States economic growth and national security.

(2) The United States faces great challenges in the global economy from nations with highly trained technical workforces.

(3) Occupations requiring technical and scientific training are projected to grow rapidly over the next decade, at 3 times the rate of all occupations (according to Science & Engineering Indicators, 2002).

(4) The need for trained technology workers in national security fields has increased as a result of the events of September 11, 2001.

(5) National certification systems are well established and accepted in fields such as health and information technology and have succeeded in attracting more workers into those fields.

(6) Business and workers could both be well served by expanding the certification concept to other high technology industries.

(7) National certification systems allow workers to develop skills transportable to other States in response to layoffs and other economic changes.

(8) National certification systems facilitate interstate comparisons of education and training programs and help identify best practices and reduce cost and development redundancies.

(9) National certification systems promote quality and encourage educational institutions to modernize programs to ensure graduates pass industry-required exams.

(10) National certification based on industry-validated skill standards introduces stricter accountability for technical and vocational education programs.

(11) Certification signals value to employers and increases applicants' employability.

(12) Certification offers a planned skill development route into employment or professional advancement for working adults and displaced workers.

(13) The National Science Foundation's Advanced Technological Education Program, authorized by Congress in 1992, has created national centers of excellence at community colleges that have established unique linkages with industry to prepare individuals for the technical workforce under the program.

(14) The Advanced Technological Education Program should be expanded to all institutions of higher education, as the Nation should invest more resources in training and education programs that are responsive to marketplace needs.

(15) The one-stop delivery systems authorized under the Workforce Investment Act of

1998 have proved to be effective providers of information and resources for job seekers.

(16) The one-stop delivery systems offer special opportunities for directing displaced workers to certification programs that build skills for technical fields where rewarding jobs are plentiful.

#### SEC. 3. PURPOSES.

The purposes of this Act are as follows:

(1) To increase the numbers of workers educated for employment in high technology industries.

(2) To align the technical and vocational programs of educational institutions with the workforce needs of high-growth, next generation industries.

(3) To offer individuals expanded opportunities for rapid training and retraining in portable skills needed to keep and change jobs in a volatile economy.

(4) To provide United States businesses with adequate numbers of skilled technical workers.

(5) To encourage a student's or worker's progress toward an advanced degree while providing training, education, and useful credentials for workforce entry or reentry.

#### SEC. 4. SKILL CERTIFICATION PILOT PROJECTS.

Section 171 of the Workforce Investment Act of 1998 (29 U.S.C. 2916) is amended by adding at the end the following:

"(e) SKILL CERTIFICATION PILOT PROJECTS.—

"(1) PILOT PROJECTS.—In accordance with subsection (b), the Secretary of Labor shall establish and carry out not more than 20 pilot projects to establish a system of industry-validated national certifications of skills, including—

"(A) not more than 16 national certifications of skills in high-technology industries, including biotechnology, telecommunications, highly automated manufacturing (including semiconductors), advanced materials technology, nanotechnology, and energy technology (including technology relating to next-generation lighting); and

"(B) not more than 4 cross-disciplinary national certifications of skills in homeland security technology.

"(2) GRANTS TO ELIGIBLE ENTITIES.—In carrying out the pilot projects, the Secretary of Labor shall make grants to eligible entities, for periods of not less than 36 months and not more than 48 months, to carry out the authorized activities described in paragraph (7) with respect to the certifications described in paragraph (1).

"(3) ELIGIBLE ENTITIES.—

"(A) DEFINITION OF ELIGIBLE ENTITY.—In this subsection, the term 'eligible entity' means an entity that shall include as a principal participant one or more of the following:

"(i) An institution of higher education (as defined in section 101 or 102 of the Higher Education Act of 1965 (20 U.S.C. 1001, 1002)).

"(ii) An advanced technology education center.

"(iii) A local workforce investment board.

"(iv) A representative of a business in a target industry for the certification involved.

"(v) A representative of an industry association, labor organization, or community development organization.

"(B) HISTORY OF DEMONSTRATED CAPABILITY REQUIRED.—To be eligible to receive a grant under this subsection, an eligible entity shall have a history of demonstrated capability for effective collaboration with industry on workforce development activities that is consistent with the goals of this Act.

"(4) APPLICATIONS.—To be eligible to receive a grant under this subsection, an eligible entity shall submit an application to the Secretary of Labor at such time, in such